

In re:  
Richard G Novotny  
Beverly J Novotny  
Debtors

Case No. 20-10801-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Dec 12, 2024

Form ID: 138OBJ

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	#+ Richard G Novotny, Beverly J Novotny, 106 Willowoak Court, Warminster, PA 18974-3853
14505704	+ GS Mortgage-Backed Securities Trust 2019-SL1, C/O Rebecca A. Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14469366	PHH Mortgage Corporation, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14464807	Towson Orthopaedic Associates, PO Box 417775, Boston, MA 02241-7775

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 13 2024 00:21:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2024 00:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14464796	+ Email/PDF: bncnotices@becket-lee.com	Dec 13 2024 00:27:08	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14464797	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 13 2024 00:20:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14489495	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 13 2024 00:21:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14464798	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 13 2024 00:39:02	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14464799	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Dec 13 2024 00:26:54	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14466759	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 13 2024 00:28:07	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14478643	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 13 2024 00:27:45	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14488393	Email/Text: BNCnotices@dcmservices.com	Dec 13 2024 00:21:00	Emergency Care Services of PA, P.C, PO Box 1123, Minneapolis, MN 55440-1123
14488183	+ Email/Text: bncmail@w-legal.com	Dec 13 2024 00:21:00	FOUNDATION FINANCE COMPANY, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14464800	Email/Text: administrative@foundationfinance.com	Dec 13 2024 00:21:00	Foundation Finance Company, Attn: Bankruptcy,

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14492910	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 13 2024 00:21:00	Po Box 437, Schofield, WI 54476 GS Mortgage-Backed Securities Trust 2019-SL1, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14494237	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 13 2024 00:21:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14495167	Email/Text: BKEBN-Notifications@ocwen.com	Dec 13 2024 00:20:00	PHH MORTGAGE CORPORATION, PHH MORTGAGE CORPORATION, BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
14464801	+ Email/Text: BKEBN-Notifications@ocwen.com	Dec 13 2024 00:20:00	PHH Mortgage Services, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
14472554	+ Email/Text: bankruptcy@bbandt.com	Dec 13 2024 00:21:00	SunTrust Bank now Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
14464803	+ Email/Text: bankruptcy@bbandt.com	Dec 13 2024 00:21:00	Suntrust Bank, Attn: Bankruptcy, Mail Code VA-RVW-6290 PO Box 85092, Richmon, VA 23285-5092
14464804	+ Email/Text: bankruptcy@bbandt.com	Dec 13 2024 00:21:00	Suntrust Bank, Attn: Bankruptcy, Mail Code VA-RVW-6290 PO Box 85092, Richmond, VA 23285-5092
14464805	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 13 2024 00:27:16	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14464806	^ MEBN	Dec 13 2024 00:16:27	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14494412	+ Email/PDF: ebn_ais@aisinfo.com	Dec 13 2024 00:26:49	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 22			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14464802		Specialized Loan Servicing LLC, P.O. Box 636005

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed

District/off: 0313-2

User: admin

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**below:**

Name	Email Address
BRAD J. SADEK	on behalf of Joint Debtor Beverly J Novotny brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRAD J. SADEK	on behalf of Debtor Richard G Novotny brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor GS Mortgage-Backed Securities Trust 2019-SL1 bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
THOMAS SONG	on behalf of Creditor PHH Mortgage Corporation tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Richard G Novotny	)	Case No. 20-10801-pmm
	)	
Beverly J Novotny	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: December 12, 2024

For The Court

Timothy B. McGrath  
Clerk of Court